

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of: *Kris Gagnon)
Application No.: 10/709,184) Group Art Unit: 3696
Filed: April 20, 2004) Examiner: Michael D. Cranford
Title: METHOD AND SYSTEM TO MANAGE) Confirmation No.: 3183
A CREDIT PORTFOLIO AND TO)
TRIGGER CREDIT ACTIONS)

Mail Stop: AF
Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

RESPONSE AFTER FINAL ACTION UNDER 37 CFR §1.116

Sir:

In response to the Office Action dated as mailed December 23, 2008, please consider the remarks in the above-identified application as follows:

There are no **Amendments to the Claims**.

Remarks begin on page 2.